

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 06-13167-MS
Chapter: 7
Judge: Morris Stern

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kimberly J. Smith
34-B Yale Street
Nutley, NJ 07110

Social Security No.:
xxx-xx-6221

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED :

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: July 20, 2006

Morris Stern
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0312-2
Case: 06-13167

User: cgiannet
Form ID: bl8

Page 1 of 1
Total Served: 29

Date Rcvd: Jul 20, 2006

The following entities were served by first class mail on Jul 22, 2006.

db +Kimberly J. Smith, 34-B Yale Street, Nutley, NJ 07110-3393
aty +Jennifer Novick, Phelan, Hallinan & Schmieg, 400 Fellowship Road, Suite 100,
Mount Laurel, NJ 08054-3437
aty +Kevin B. Zazzera, 234 Franklin Avenue, Nutley, NJ 07110-2796
tr +Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 91 Main St., West Orange, NJ 07052-5468
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +National City HomeLoan Services, Inc., 400 Fellowship Road, Mt. Laurel, NJ 08054-3437
cr +National City HomeLoan Services, Inc., Phelan, Halliman & Schmieg, PC, 400 Fellowship Road,
Suite 100, Mt. Laurel, NJ 08054-3437
cr Wilshire Credit Corporation, POB 8517, Portland, OR 97207-8517
507703922 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
507676979 +BES, Inc., Challenge Collection Dept, East 81 Route 4 West, 4th Floor, Paramus, NJ 07652-2634
507676981 +CBCS, P.O. Box 69, Columbus, OH 43216-0069
507676980 Captal One, P.O. Box 30285, Salt Lake City, UT 84130-0285
507676983 City Of Paterson - Receiver Of Taxes, Main Floor - City Hall, Paterson, NJ 07505
507676984 Dell Financial Services, P.O. Box 81577, Austin, TX 78708-1577
507676985 +FDS Bank, P.O. Box 8113, Mason, OH 45040-8113
507676987 MBNA, P.O. Box 15720, Wilmington, DE 19850-5720
507676986 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
507676988 +National City Home Loan Services, 150 Allegheny Center Mall, IDC 23-021,
Pittsburgh, PA 15212-5335
507676989 New Century Mortgage Corporation, P.O. Box 54285, Irvine, CA 92619-4285
507676990 Sallie Mae, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
507676991 Sears Card, P.O. Box 6924, The Lakes, NV 88901-6924
507676992 +The Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100
507676993 +Trust Company Bank, 35 Journal Square, Jersey City, NJ 07306-4011
507676995 +Wilshire Credit Corporation, P.O. Box 8517, Portland, OR 97207-8517

The following entities were served by electronic transmission on Jul 20, 2006 and receipt of the transmission was confirmed on:

507676977 EDI: AMEREXPR.COM Jul 20 2006 17:15:00 American Express, P.O. Box 360002,
Ft. Lauderdale, FL 33336-0002
507676978 EDI: CHASE.COM Jul 20 2006 17:15:00 Bank One, P.O. Box 100045, Kennesaw, GA 30156-9245
507676981 +EDI: CBCSI.COM Jul 20 2006 17:15:00 CBCS, P.O. Box 69, Columbus, OH 43216-0069
507676982 EDI: CHASE.COM Jul 20 2006 17:15:00 Chase, P.O. Box 15654, Wilmington, DE 19886-5654
507676991 EDI: SEARS.COM Jul 20 2006 17:15:00 Sears Card, P.O. Box 6924, The Lakes, NV 88901-6924
507676994 EDI: WTRWFNNB.COM Jul 20 2006 17:15:00 WFNBB - Fortunoff, P.O. Box 182782,
Columbus, OH 43218-2782

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2006

Signature:

